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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : B. Claridge et al.  
Application No.: 10/068,542 Group Art Unit: 3627  
Filed : February 6, 2002 Examiner : G. O'Connor  
Title : Method of Point of Sale Investment

**SECOND AMENDMENT**

**Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450**

Sir:

In response to the Office Action dated November 30, 2005, applicants amend the above-identified patent application as follows: